

United States Bankruptcy Court
District of Maryland

In re:
Maryse Junie Desrosiers
Debtor

Case No. 22-12866-MCR
Chapter 13

District/off: 0416-0
Date Rcvd: Sep 26, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2025:

Recip ID	Recipient Name and Address
db	+ Maryse Junie Desrosiers, PO Box 83861, Gaithersburg, MD 20883-3861
aty	+ Jordan M. Spivok, Protas Spivok & Collins, LLC, 4330 East West Highway, Suite 900, Bethesda, MD 20814-4454
cr	+ Signal Financial Federal Credit Union, Attn: Jordan M. Spivok., 4330 East West Highway, Suite 900, Bethesda, MD 20814-4454
r	+ Wayne Gordon, Long And Foster Real Estate INC, 189 Kentlands Blvd., North Potomac, MD 20878-5454
32031747	Citibank, PO Box 7690004, San Antonio, TX 78245-0004
32031749	+ Greens of Warther HOA, MTM Management, 26223 Ridge Rd, Damascus, MD 20872-1829
32031751	+ Jordan Spivok Trustee, 4330 East West Hwy Ste 900, Bethesda, MD 20814-4454
32031755	+ Neal J Markowitz, 4645 Executive Dr, Columbus, OH 43220-3601
32031756	+ Rees Broome, 1900 Gallows Rd Ste 700, Vienna, VA 22182-3886
32049758	Signal Financial Federal Credit Union, c/o Protas, Spivok & Collins, LLC, 4330 East West Highway Suite 900, Bethesda, MD 20814-4454
32037373	+ The Greens of Warther, A Condominium, c/o Rees Broome, PC, 1900 Gallows Road, Suite 700, Tysons Corner, VA 22182-3886
32031760	+ US Attorney for the District of Maryland, 6406 Ivy Ln Suite 800, Greenbelt, MD 20770-1435

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: cmecf@chapter13maryland.com	Sep 26 2025 19:16:00	Timothy P. Branigan, 9891 Broken Land Parkway, Suite 301, Columbia, MD 21046-3002
32031744	+ EDI: MAXMSAIDV	Sep 26 2025 23:09:00	Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
32075617	+ EDI: MAXMSAIDV	Sep 26 2025 23:09:00	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
32031745	+ Email/PDF: bncnotices@becket-lee.com	Sep 26 2025 19:26:36	American Express National Bank, 115 W Towne Ridge Pkwy, Sandy, UT 84070-5511
32053050	Email/PDF: bncnotices@becket-lee.com	Sep 26 2025 19:26:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32031748	Email/Text: Bankruptcymail@marylandtaxes.gov	Sep 26 2025 19:16:00	Comptroller of The Treasury, Compliance Division, Room 409, 301 W Preston St, Baltimore, MD 21201-2305
32031746	+ Email/Text: bankruptcy@cavps.com	Sep 26 2025 19:17:00	Calvary Portfolio Serv, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
32033544	+ Email/Text: bankruptcy@cavps.com	Sep 26 2025 19:17:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
32031750	+ EDI: IRS.COM	Sep 26 2025 23:09:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
32031752	EDI: JPMORGANCHASE	Sep 26 2025 23:09:00	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369

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Page 2 of 3

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32050836	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 26 2025 19:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32134109	^ MEBN	Sep 26 2025 19:12:34	Kimberly B. Stephens, Comptroller of Maryland, 301 West Preston Street, Room 410, Baltimore, MD 21201-2383
32031753	+ Email/Text: BKNotice@ldvlaw.com	Sep 26 2025 19:16:00	Laurie H Lyons, PO Box 1269, 136 GAITHER DR #100, Mount Laurel, NJ 08054-1725
32031754	Email/PDF: Bankruptcy_Prod@mohela.com	Sep 26 2025 19:26:25	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
32070646	EDI: PRA.COM	Sep 26 2025 23:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
32031758	Email/Text: lbourne@signalfinancialfcu.org	Sep 26 2025 19:16:00	Signal Financial FCU, 3015 University Blvd W, Kensington, MD 20895-1936
32031757	EDI: CITICORP	Sep 26 2025 23:09:00	Sears, PO Box 9001055, Louisville, KY 40290-1055
32031785	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Sep 26 2025 19:17:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32031787	^ MEBN	Sep 26 2025 19:12:12	Taxing Authority of Montgomery County, Division of Treasury, 255 Rockville Pike, Ste. L-15, Rockville, MD 20850-4188
32031759	+ Email/Text: ClericalSupport@tenagliahunt.com	Sep 26 2025 19:16:00	Tenaglia & Hunt, 9211 Corporate Blvd #130, Rockville, MD 20850-3873
32031761	+ Email/Text: edbknotices@ecmc.org	Sep 26 2025 19:16:00	US Dept of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0008

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	The Greens of Warther, A Condominium, c/o Rees Broome, PC, 1900 Gallows Road, Suite 700, Tysons Corner, VA 22182-3886
32054036	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32070592	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32031786	*P++	COMPTROLLER OF MARYLAND, BANKRUPTCY UNIT, 7 ST PAUL STREET SUITE 230, BALTIMORE MD 21202-1626, address filed with court:, Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2025

Signature: /s/Gustava Winters

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Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com,danpress@recap.email
Jordan M. Spivok	jspivok@psclaw.net
Nicole A. Williams	nwilliams@reesbroome.com efox@reesbroome.com
Timothy P. Branigan	cmeclf@chapter13maryland.com
William R. Feldman	wfeldman@wfeldmanlaw.com acurtis@wfeldmanlaw.com

TOTAL: 5

Entered: September 26, 2025
 Signed: September 26, 2025



Maria Ellena Chavez-Ruark

MARIA ELLENA CHAVEZ-RUARK
U.S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1 **Maryse Junie Desrosiers**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2142**

EIN **-----**

Debtor 2
(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **-----**

EIN **-----**

United States Bankruptcy Court **District of Maryland**

Case number: **22-12866 MCR Chapter: 13**

12/18

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maryse Junie Desrosiers

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.